

Information to identify the case:

Debtor 1

Anthony LaMarco

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5838

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **20-13270-VFP**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony LaMarco

7/3/25

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony LaMarco
Debtor

Case No. 20-13270-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 03, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2025:

Recip ID	Recipient Name and Address
db	+ Anthony LaMarco, 12 Dalrymple Street, Randolph, NJ 07869-1431
cr	+ FLAGSTAR BANK, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518735171	+ Anthony J. Migliaccio, Jr., Esq., 500 North Franklin Turnpike, P.O. Box 278, Ramsey, NJ 07446-0278
518735177	Department of Education, FedLoan Servicing, P.O. Box 790234, St. Louis, MO 63179-0234
518735178	Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263
518735181	New Jersey Division of Pensions and Benefits, P.O. Box 295, Trenton, NJ 08625-0295
518735182	+ Synchrony Bank/CareCredit Rewards, P.O. Box 960061, Orlando, FL 32896-0061

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 03 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 03 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jul 04 2025 00:27:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518735169	Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 20:59:43	American Express Amex, P.O. Box 1270, Newark, NJ 07101-1270
518735170	Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 20:46:20	American Express Blue Cash Everyday, P.O. Box 1270, Newark, NJ 07101-1270
518781159	Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 20:59:38	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518735172	EDI: BANKAMER	Jul 04 2025 00:24:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
518758549	+ EDI: BANKAMER2	Jul 04 2025 00:27:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518735173	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 03 2025 21:11:19	Bob's Furniture/Wells Fargo Bank, P.O. Box 5132, Sioux Falls, SD 57117-5132
518786644	+ EDI: AIS.COM	Jul 04 2025 00:27:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518735174	EDI: CITICORP	Jul 04 2025 00:24:00	Citi Cards, P.O. Box 9001016, Louisville, KY 40290-1016
518735175	EDI: CITICORP	Jul 04 2025 00:24:00	Citi Diamond Preferred Card, P.O. Box 70166, Philadelphia, PA 19176-0166
518735176	^ MEBN	Jul 03 2025 20:36:27	D & A Services, LLC, 1400 E. Touhy Avenue,

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jul 03, 2025

Form ID: 3180W

Total Noticed: 34

			Suite G2, Des Plaines, IL 60018-3338
518935705	Email/Text: ECMCBKNotices@ecmc.org	Jul 03 2025 20:39:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
518935706	Email/Text: ECMCBKNotices@ecmc.org	Jul 03 2025 20:39:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
518826623	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 03 2025 20:38:00	FLAGSTAR BANK, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY MI 48098-2639
518735179	Email/Text: GCSBankruptcy@gcserv.com	Jul 03 2025 20:37:00	GC Services, Limited Partnership, P.O. Box 3855, Houston, TX 77253
518824626	EDI: JEFFERSONCAP.COM	Jul 04 2025 00:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518792528	Email/PDF: resurgentbknotifications@resurgent.com	Jul 03 2025 21:11:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518735180	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 03 2025 20:39:00	Nelnet, P.O. Box 2970, Omaha, NE 68103-2970
518757448	+ Email/Text: bncnotifications@pheaa.org	Jul 03 2025 20:38:00	Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147, Harrisburg, PA. 17105-8147
518737861	^ MEBN	Jul 03 2025 20:37:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518735183	EDI: SYNC	Jul 04 2025 00:24:00	Synchrony Bank/Walmart Mastercard, P.O. Box 960024, Orlando, FL 32896-0024
518735184	+ EDI: SYNC	Jul 04 2025 00:24:00	Synchrony Mastercard, P.O. Box 530939, Atlanta, GA 30353-0939
518735185	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 03 2025 20:38:00	Toyota Motor Credit Corp., P.O. Box 5855, Carol Stream, IL 60197-5855
518809202	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 03 2025 20:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518808134	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 03 2025 20:59:43	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518781162	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Jul 03, 2025

Form ID: 3180W

Total Noticed: 34

Date: Jul 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Flagstar Bank laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor Flagstar Bank N.A. laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Flagstar Bank FSB mlicker@hinshawlaw.com
Melissa N. Licker	on behalf of Creditor FLAGSTAR BANK mlicker@hinshawlaw.com
Phillip Andrew Raymond	on behalf of Creditor Flagstar Bank phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Scott M. Wilhelm	on behalf of Debtor Anthony LaMarco wilhelms@wwgrlaw.com jenniferc@wwgrlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9